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Application Number	09414731
Filing Date	1999-10-08
First Named Inventor	Ravi Ganeshan
Art Unit	3692
Examiner Name	Jennifer L. Liversedge
Attorney Docket Number	23952-0022

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	1	OSTROW, JESSICA. "MSFDC Puts Financial Institutions at the Heart of Internet Bill Presentment and Payment." Journal of Retail Banking Service, Autumn 1998, p. 1, vol. 20, iss. 3.	<input type="checkbox"/>
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